California COVID-19 Updates

DOI Link: http://www.insurance.ca.gov/01-consumers/140-catastrophes/Coronavirus.cfm

Description: CA COVID-19 L&H Insurance News Releases & Bulletins

Bulletin 2020-2: COVID-19 Screening and Testing

Notices:

Notice re: Telehealth During COVID-19 State of Emergency

Emergency Notification Filing Requirements COVID-19

- All health insurers must submit a notification describing insurer communication and actions taken to ensure health care needs are met. A list of what is required is included.

Additional Covid-Related Information From DOI Covid Site:

Health Insurance

Does my health insurance cover COVID-19 testing and treatment?

- Eliminating cost-sharing for COVID-19 testing – On March 5, Governor Gavin Newsom and Insurance Commissioner Ricardo Lara directed insurance companies to eliminate co-pays, deductibles and other costs related to screening and testing for COVID-19.
  o Commissioner's Press Release: March 5, 2020 – Waiver of Cost Sharing for COVID-19 Testing
  o Commissioner's Bulletin to Insurers: March 5, 2020: COVID-19 Screening and Testing
- As California increases the capacity for testing, consumers should contact their doctor and state and local public health agency for more information. Consumers with concerns or complaints about accessing care for COVID-19 under their health insurance policy may also contact the Department's Consumer Hotline at 1-800-927-4357 or file a Request for Assistance online.

- Treatment for COVID-19 and related illnesses is covered by health insurance under your plan. Review your plan or contact your insurance company if you have questions about cost-sharing and other charges for in-network or emergency care.

What if I don't have health insurance?

- Urging uninsured Californians to obtain insurance to protect their health - On March 20, 2020, Commissioner Lara urged uninsured Californians and those who have lost coverage due to COVID-19 to purchase health coverage through Covered California, or through health plans and health insurers offering coverage outside the health insurance benefits exchange, during a new special enrollment period.
- Consumers can find out if they are eligible for financial help and see which plans are available in their area by using Covered California's Shop and Compare Tool and entering their ZIP code, household income, and the ages of those who need coverage.
- If you have a substantial loss of income, subsidies available through Covered California may pay for almost all of your premium, or you may qualify for low or no-cost determine if you they qualify for Medi-Cal.
- Those interested in learning more about their coverage options can:
o Visit www.CoveredCA.com.
o Call Covered California at (800) 300-1506.

What else is the Department doing to protect California health consumers?

- Directing health insurance companies to submit emergency plans on prescriptions and health access - On March 18, 2020 Commissioner Lara directed health insurance companies to submit emergency plans detailing how they will ensure continued access to medically necessary health care services for the duration of the declared COVID 19 state of emergency. These include allowing for 90-day prescription drug refills, suspending refill waiting periods for all drug tiers, including specialty drugs, and maximizing telehealth to help health insurance policyholders who are sheltered in place.
- Directing health insurance companies to provide increased telehealth access for consumers - On March 30, 2020, Commissioner Lara and the California Department of Insurance directed health insurance companies to provide increased telehealth access for consumers during the declared COVID-19 state of emergency. Health insurance companies must continue to provide access to medically necessary care and California policyholders should be able to access medically necessary health care without physically visiting their provider in person, when clinically appropriate.